



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** HEARTLAND FINANCIAL USA, INC.

**City/State** DUBUQUE, IA

## Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 19,658,399

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 11

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**HEARTLAND FINANCIAL USA, INC.**  
**1398 CENTRAL AVENUE**  
  
**DUBUQUE, IA 52001**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	19,394,482	18,129,240	18,504,736	14,777,102	12,016,964
Net income (\$000)	94,962	114,419	219,923	137,938	149,129
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.90	2.67	66	3.14	2.65	81	3.07	2.60	82	3.36	2.77	86	3.65	3.01	80
+ Non-interest income	0.74	0.96	44	0.67	1.11	29	0.67	1.04	32	0.72	1.21	30	1.05	1.32	50
– Overhead expense	2.27	2.17	62	2.27	2.24	57	2.34	2.17	65	2.49	2.57	56	3.06	2.69	73
– Provision for credit losses	0.07	0.09	54	-0.09	-0.15	54	-0.09	-0.09	43	0.44	0.51	42	0.14	0.15	57
+ Securities gains (losses)	0.01	0	89	0.03	0.01	88	0.03	0.01	92	0.05	0.02	79	0.06	0.01	94
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	84
= Pretax net operating income (tax equivalent)	1.31	1.40	42	1.65	1.79	47	1.53	1.66	43	1.21	1.04	61	1.57	1.56	48
Net operating income	0.98	1.06	40	1.26	1.36	46	1.19	1.26	46	0.93	0.81	60	1.24	1.19	52
Net income	0.98	1.06	40	1.26	1.35	46	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.33	3.12	63	3.56	3.14	74	3.47	3.06	75	3.98	3.55	75	4.76	4.41	73
Interest expense	0.19	0.24	42	0.18	0.27	29	0.16	0.25	34	0.33	0.52	24	0.74	1.08	26
Net interest income (tax equivalent)	3.14	2.88	65	3.38	2.85	82	3.31	2.80	80	3.65	3.01	86	4.02	3.33	79
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.25	0.08	90	0.09	0.13	45	0.04	0.11	32	0.32	0.27	68	0.11	0.21	42
Earnings coverage of net loan and lease losses (X)	9.81	-9.51	36	31.55	4.52	74	67.56	39.72	76	8.29	22.91	37	24.41	24.40	67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	1.17	28	1.21	1.39	38	1.11	1.23	41	1.31	1.58	34	0.84	0.83	52
Allowance for loan and lease losses / Total loans and leases	0.95	1.15	29	1.20	1.37	40	1.10	1.20	42	1.31	1.55	37	0.84	0.81	51
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.41	81	0.91	0.63	78	0.71	0.49	79	0.93	0.71	75	0.99	0.57	87
30–89 days past due loans and leases / Total loans and leases	0.06	0.32	12	0.17	0.27	41	0.08	0.32	9	0.23	0.39	33	0.33	0.43	47
<b>Liquidity and Funding</b>															
Net noncore funding dependence	5.58	3.09	63	-2.42	-1.82	51	-1.65	-2.33	54	-2.28	3.20	35	-2.40	14.45	10
Net short-term noncore funding dependence	4.99	-1.79	77	-3.31	-8.21	63	-2.22	-7.71	65	-4.33	-4.76	46	-4.01	3.38	22
Net loans and leases / Total assets	53.90	61.60	25	54.02	59.81	28	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35
<b>Capitalization</b>															
Tier 1 leverage ratio	8.79	9.08	42	8.50	9.11	33	8.57	8.98	41	9.02	9.13	48	10.10	9.76	63
Holding company equity capital / Total assets	9.02	10.04	32	11.76	10.88	65	11.32	10.71	60	11.61	11.16	60	11.95	12.43	43
Total equity capital (including minority interest) / Total assets	9.02	10.14	30	11.76	11.01	62	11.32	10.82	58	11.61	11.29	58	11.95	12.57	42
Common equity tier 1 capital / Total risk-weighted assets	11.16	11.90	43	11.45	12.69	33	11.53	12.42	37	10.92	12.38	29	10.88	12.17	29
Net loans and leases / Equity capital (X)	5.97	6.22	47	4.60	5.51	31	4.52	5.53	31	4.79	5.58	34	5.27	5.21	55
Cash dividends / Net income	28.31	34	37	19.72	25.30	38	22.08	28.27	38	24.59	42.30	26	16.50	33.12	21
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	7.01	7.91	60	22.26	9.29	87	7.63	10.50	45	35.57	16.68	89	15.79	9.26	78
Equity capital	-17.86	-0.29	11	23.60	9.31	87	4.95	7.46	51	31.75	6.99	94	19.09	10.49	82
Net loans and leases	6.76	11.87	40	8.10	0.79	80	-0.84	3.36	40	19.52	9.07	82	11.50	9.10	69
Noncore funding	121.48	10.50	92	21.63	-23.76	92	-42.68	-14.79	19	44.92	-12.18	94	-6.24	6.59	28
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0.04	0.43	80	0.01	0.48	82	0.02	0.57	77	1.06	0.77	79	0	1.02	36
Long-term debt / Equity capital	13.08	11.61	67	4.44	11.05	34	10.24	10.95	56	4.69	13.56	31	8.04	13.04	57
Equity investment in subsidiaries / Equity capital	102.59	103.92	48	104.87	103.07	63	103.71	103.22	57	107.48	102.81	78	111.90	103.22	87
Cash from ops + noncash items + op expense / Op expense + dividends	117.26	116.54	53	161.25	130.64	70	146.06	154.48	53	120.56	147.24	45	159.19	190.27	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	210,284	223,360	442,282	422,410	423,042	-5.85	55.86
Income from lease financing receivables.....	740	937	1,743	2,380	1,357	-21.02	
Fully taxable income on loans and leases.....	207,326	220,108	436,161	416,708	415,726	-5.81	58.37
Tax-exempt income on loans and leases.....	3,698	4,189	7,864	8,082	8,673	-11.72	-7.73
Estimated tax benefit on income on loans and leases.....	983	1,114	2,090	2,148	2,306	-11.72	-50.24
Income on loans and leases (tax equivalent).....	212,007	225,411	446,115	426,938	426,705	-5.95	54.87
Investment interest income (tax equivalent).....	83,665	72,130	146,593	113,220	84,634	15.99	158.93
Interest on balances due from depository institutions.....	634	126	344	924	6,695	403.17	14.44
Interest income on other earning assets.....	1,939	1,390	2,920	996	1,224	39.50	282.45
Total interest income (tax equivalent).....	298,245	299,057	595,972	542,078	519,258	-0.27	75.16
Interest on time deposits of \$250K or more.....	844	1,721	2,773	4,323	5,094	-50.96	-18.30
Interest on time deposits < \$250K.....	897	1,802	2,962	9,406	11,571	-50.22	-60.12
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	7,765	4,662	9,063	16,557	47,069	66.56	68.40
Interest on other borrowings and trading liabilities.....	3,230	4,317	7,547	10,179	12,363	-25.18	-26.24
Interest on subordinated debt and mandatory convertible securities.....	4,273	2,209	5,855	4,418	4,503	93.44	56.35
Total interest expense.....	17,009	14,711	28,200	44,883	80,600	15.62	13.36
Net interest income (tax equivalent).....	281,236	284,346	567,772	497,195	438,658	-1.09	81.13
Non-interest income.....	71,914	60,319	123,818	106,757	126,438	19.22	51.89
Adjusted operating income (tax equivalent).....	353,150	344,665	691,590	603,952	565,096	2.46	74.30
Overhead expense.....	220,461	205,422	432,663	367,290	367,574	7.32	56.65
Provision for credit losses.....	6,491	-7,728	-17,575	65,638	16,657		43.29
Securities gains (losses).....	783	2,812	5,910	7,793	7,658	-72.16	-79.79
Other tax equivalent adjustments.....	0	0	0	0	2		
Pretax net operating income (tax equivalent).....	126,577	149,756	282,470	179,457	189,050	-15.48	106.78
Applicable income taxes.....	27,519	31,814	55,335	36,053	34,990	-13.50	102.51
Tax equivalent adjustments.....	4,096	3,523	7,212	5,466	4,931	16.26	-46.51
Applicable income taxes (tax equivalent).....	31,615	35,337	62,547	41,519	39,921	-10.53	48.80
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	94,962	114,419	219,923	137,938	149,129	-17.01	137.60
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	94,962	114,419	219,923	137,938	149,129	-17.01	137.60
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	94,962	114,419	219,923	137,938	149,129	-17.01	137.60
Investment securities income (tax equivalent).....	83,665	72,130	146,593	113,220	84,634	15.99	158.93
US Treasury and agency securities (excluding mortgage-backed securities).....	817	797	1,336	2,243	4,783	2.51	-19.03
Mortgage-backed securities.....	54,512	44,536	90,313	74,417	58,876	22.40	350.07
All other securities.....	28,336	26,797	54,944	36,560	20,975	5.74	47.66
Cash dividends declared.....	26,880	22,565	48,559	33,919	24,607	19.12	359.57
Common.....	22,855	18,540	40,509	29,468	24,607	23.27	292.90
Preferred.....	4,025	4,025	8,050	4,451	0	0.00	12478.13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.08	2.90	66	3.30	2.92	75	3.22	2.85	75	3.67	3.27	75	4.32	4	72
Less: Interest expense .....	0.18	0.22	42	0.16	0.25	31	0.15	0.23	34	0.30	0.48	24	0.67	0.98	28
Equals: Net interest income (tax equivalent) .....	2.90	2.67	66	3.14	2.65	81	3.07	2.60	82	3.36	2.77	86	3.65	3.01	80
Plus: Non-interest income .....	0.74	0.96	44	0.67	1.11	29	0.67	1.04	32	0.72	1.21	30	1.05	1.32	50
Equals: adjusted operating income (tax equivalent) .....	3.64	3.67	60	3.80	3.82	56	3.74	3.70	59	4.09	4.04	58	4.70	4.41	71
Less: Overhead expense .....	2.27	2.17	62	2.27	2.24	57	2.34	2.17	65	2.49	2.57	56	3.06	2.69	73
Less: Provision for credit losses .....	0.07	0.09	54	-0.09	-0.15	54	-0.09	-0.09	43	0.44	0.51	42	0.14	0.15	57
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	99	0	0	50	0	0	49	0	0	98	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0	87	0.03	0.01	88	0.03	0.01	92	0.05	0.02	78	0.06	0.01	94
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	48	0	0	84
Equals: Pretax net operating income (tax equivalent) .....	1.31	1.40	42	1.65	1.79	47	1.53	1.66	43	1.21	1.04	61	1.57	1.56	48
Less: Applicable income taxes (tax equivalent) .....	0.33	0.33	56	0.39	0.41	47	0.34	0.38	38	0.28	0.23	64	0.33	0.36	39
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.98	1.06	40	1.26	1.36	46	1.19	1.26	46	0.93	0.81	60	1.24	1.19	52
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.98	1.06	40	1.26	1.35	46	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52
Memo: Net income (last four quarters) .....	1.05	1.12	39	1.19	1.25	47	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52
Net income—BHC and noncontrolling (minority) interest .....	0.98	1.07	39	1.26	1.37	46	1.19	1.27	45	0.93	0.83	59	1.24	1.20	52
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.26	92.97	39	92.69	93.15	42	92.82	93.08	48	92.20	92.32	48	90.83	91.05	46
Average interest-bearing funds / Average assets .....	56.55	60.12	35	54.43	62.32	18	54.25	61.99	19	57.81	64.06	23	59.61	65.57	24
Interest income (tax equivalent) / Average earning assets .....	3.33	3.12	63	3.56	3.14	74	3.47	3.06	75	3.98	3.55	75	4.76	4.41	73
Interest expense / Average earning assets .....	0.19	0.24	42	0.18	0.27	29	0.16	0.25	34	0.33	0.52	24	0.74	1.08	26
Net interest income (tax equivalent) / Average earning assets .....	3.14	2.88	65	3.38	2.85	82	3.31	2.80	80	3.65	3.01	86	4.02	3.33	79
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.17	4.01	67	4.50	4.05	77	4.48	4.01	79	4.73	4.27	77	5.50	5.09	77
Interest-bearing bank balances .....	0.45	0.42	57	0.12	0.11	78	0.17	0.14	83	0.62	0.27	92	2.77	2.04	84
Federal funds sold and reverse repos .....	0	0.58	10	0.03	0.26	37	0.03	0.25	32	0	0.68	7	2.86	2.44	72
Trading assets .....	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	3.29	3.09	63	3.52	3.11	74	3.43	3.04	75	3.94	3.51	75	4.71	4.36	74
Investment securities (tax equivalent) .....	2.24	1.85	84	2.21	1.80	80	2.11	1.77	76	2.62	2.25	80	2.99	2.76	72
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.11	1.22	92	1.27	1.28	49	1.11	1.14	48	1.32	1.75	30	3.05	2.32	85
Mortgage-backed securities .....	2.09	1.78	81	2.50	1.56	95	2.17	1.57	89	3.08	2.05	97	3.65	2.61	98
All other securities .....	2.41	2.82	40	1.92	2.91	18	2.02	2.81	26	1.73	3.24	8	1.87	4.06	5
Interest-bearing deposits .....	0.18	0.20	51	0.18	0.24	36	0.16	0.21	40	0.39	0.53	35	0.95	1.10	42
Time deposits of \$250K or more .....	0.54	0.50	59	0.92	0.76	67	0.78	0.66	67	1.42	1.42	45	1.81	1.96	34
Time deposits < \$250K .....	0.24	0.44	21	0.44	0.72	20	0.38	0.62	22	1.14	1.36	27	1.38	1.82	22
Other domestic deposits .....	0.17	0.17	60	0.11	0.17	37	0.11	0.15	40	0.24	0.36	32	0.84	0.93	44
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.19	0.36	39	7.20	0.19	99	5.45	0.17	98	4.84	0.62	97	20.58	1.86	99
Other borrowed funds and trading liabilities .....	0	1.24	0	0.10	1.31	13	0.06	1.27	9	0.13	1.50	3	0.23	2.38	3
All interest-bearing funds .....	0.31	0.36	45	0.30	0.40	36	0.28	0.37	40	0.53	0.74	28	1.13	1.49	28

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	71,914	60,319	123,818	106,757	126,438
Fiduciary activities income	11,758	11,815	24,417	20,862	19,399
Service charges on deposit accounts - domestic	14,824	13,017	27,291	23,468	24,192
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,477	1,400	2,960	2,158	3,000
Insurance activities revenue	231	317	586	598	786
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,120	1,711	3,276	2,977	4,806
Net securitization income	4,562	271	1,065	1,103	2,435
Net gains (losses) on sales of loans, OREO, other assets	11,554	11,670	23,523	22,772	33,422
Other non-interest income	26,388	20,118	40,700	32,819	38,398
Total overhead expenses	220,461	205,422	432,663	367,290	367,574
Personnel expense	130,822	116,972	240,692	203,066	201,157
Net occupancy expense	21,009	22,569	43,952	40,026	38,743
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,137	4,931	9,395	10,670	11,972
Other operating expenses	64,493	60,950	138,624	113,528	115,702
Fee income on mutual funds and annuities	661	582	1,167	1,022	1,451
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,087	2,091	2,249	2,013	1,908
Average personnel expense per employee	62.68	55.94	107.02	100.88	105.43
Average assets per employee	9,293	8,670.13	8,227.98	7,340.84	6,298.20

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.92	2.35	36	0.96	2.15	40	0.94	2.17	40	0.96	2.02	41	1.15	2.72	38
Overhead expenses / Net Interest Income + non-interest income	63.16	59.40	65	60.22	59.03	51	63.22	59.28	65	61.37	62.28	48	65.62	61.29	71
<b>Percent of Average Assets</b>															
Total overhead expense	2.27	2.17	62	2.27	2.24	57	2.34	2.17	65	2.49	2.57	56	3.06	2.69	73
Personnel expense	1.35	1.20	72	1.29	1.25	59	1.30	1.21	65	1.37	1.30	60	1.67	1.41	77
Net occupancy expense	0.22	0.22	47	0.25	0.24	57	0.24	0.23	54	0.27	0.26	56	0.32	0.28	69
Other operating expenses	0.71	0.72	59	0.73	0.73	62	0.80	0.72	71	0.84	0.94	58	1.06	0.97	72
Overhead less non-interest income	1.53	1.19	78	1.60	1.10	87	1.67	1.10	90	1.76	1.25	82	2.01	1.32	88
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	62.43	58.92	65	59.60	58.45	49	62.56	58.83	65	60.81	61.82	50	65.05	60.64	72
Personnel expense	37.04	32.65	72	33.94	33.10	51	34.80	32.93	60	33.62	32.36	51	35.60	32.39	69
Net occupancy expense	5.95	6.14	45	6.55	6.33	53	6.36	6.23	51	6.63	6.58	52	6.86	6.52	57
Other operating expenses	19.43	19.36	57	19.11	18.60	57	21.40	19.18	67	20.56	22.28	57	22.59	21.20	71
Total non-interest income	20.36	25.40	42	17.50	28.18	27	17.90	27.67	29	17.68	28.83	27	22.37	29.23	43
Fiduciary activities income	3.33	2.23	70	3.43	2.24	70	3.53	2.20	70	3.45	2.09	72	3.43	1.97	75
Service charges on domestic deposit accounts	4.20	3.45	59	3.78	3.19	60	3.95	3.27	59	3.89	3.27	62	4.28	3.88	54
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.42	2.25	30	0.41	2.52	26	0.43	2.58	27	0.36	2.46	24	0.53	3.54	27
Insurance activities revenue	0.07	0.36	55	0.09	0.37	54	0.08	0.36	52	0.10	0.41	54	0.14	0.47	56
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.32	1.38	49	0.50	0.55	64	0.47	0.60	64	0.49	0.01	82	0.85	0.28	85
Net securitization income	1.29	0	99	0.08	0.01	91	0.15	0.01	94	0.18	0	94	0.43	0.01	95
Net gain (loss) - sales of loans, OREO, and other assets	3.27	1.51	82	3.39	3.83	55	3.40	3.30	58	3.77	3.92	62	5.91	1.86	91
Other non-interest income	7.47	9.09	48	5.84	9.26	32	5.88	9.27	30	5.43	9.65	29	6.79	10.04	34
Overhead less non-interest income	42.06	32.73	78	42.10	29.94	83	44.66	30.52	89	43.14	31.93	79	42.67	31.06	87
Applicable income taxes / Pretax net operating income (tax equivalent)	21.74	21.22	57	21.24	21.54	43	19.59	21.18	31	20.09	18.63	55	18.51	20.56	30
Applicable income tax + TE / Pretax net operating income + TE	24.98	23.38	69	23.60	23.10	61	22.14	22.67	41	23.14	21.18	62	21.12	23.23	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,180,175	6,260,177	6,668,366	6,136,138	5,451,228	14.70	106.25
Commercial and industrial loans	2,590,764	2,849,887	2,371,175	3,043,938	2,047,485	-9.09	125.14
Loans to individuals	143,522	142,795	144,458	139,895	136,765	0.51	-11.85
Loans to depository institutions and acceptances of other banks	0	0	0	2,000	0		
Agricultural loans	287,297	292,892	311,972	311,639	275,863	-1.91	14.04
Other loans and leases	495,263	507,058	480,241	465,334	490,241	-2.33	50.13
Less: Unearned income	0	7,547	0	17,944	6,917	-100.00	-100.00
Loans and leases, net of unearned income	10,697,021	10,045,262	9,976,212	10,081,000	8,394,665	6.49	99.05
Less: Allowance for loan and lease losses	101,353	120,726	110,088	131,606	70,395	-16.05	87.51
Net loans and leases	10,595,668	9,924,536	9,866,124	9,949,394	8,324,270	6.76	99.17
Debt securities that reprice or mature in over 1 year	7,048,834	5,898,640	7,114,592	5,145,172	2,725,450	19.50	271.37
Mutual funds and equity securities	20,437	20,651	20,787	19,629	18,436	-1.04	31.43
Subtotal	17,664,939	15,843,827	17,001,503	15,114,195	11,068,156	11.49	144.21
Interest-bearing bank balances	165,572	243,564	274,598	102,316	175,691	-32.02	133.47
Federal funds sold and reverse repos	0	0	0	19,473	0		
Debt securities that reprice or mature within 1 year	123,686	714,977	484,504	1,056,865	665,034	-82.70	-11.07
Trading assets	19,029	29,394	23,574	45,196	16,544	-35.26	944.40
Total earning assets	17,973,226	16,831,762	17,784,179	16,338,045	11,925,425	6.78	141.40
Non-interest-bearing cash and due from depository institutions	221,077	208,702	163,895	219,243	206,607	5.93	56.69
Premises, fixed assets, and leases	238,635	246,485	238,457	247,651	223,725	-3.18	46.40
Other real estate owned	4,528	6,314	1,927	6,624	6,914	-28.29	-51.15
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,220,933	1,077,794	1,086,091	1,096,827	846,926	13.28	173.73
Total assets	19,658,399	18,371,006	19,274,549	17,908,339	13,209,597	7.01	139.60
Quarterly average assets	19,559,091	18,293,756	19,151,691	16,401,152	12,798,770	6.92	134.71
Average loans and leases (YTD)	10,157,579	10,012,112	9,957,574	9,034,557	7,758,893	1.45	89.11
<b>Memoranda</b>							
Loans held-for-sale	18,803	33,248	21,640	57,949	26,748	-43.45	-61.51
Loans not held-for-sale	10,678,218	10,012,014	9,954,572	10,023,051	8,367,917	6.65	100.53
Real estate loans secured by 1-4 family	1,184,518	1,092,792	1,125,821	1,173,080	1,165,592	8.39	17.34
Commercial real estate loans	5,446,251	4,782,165	5,100,383	4,560,918	3,995,662	13.89	144.61
Construction and land development	844,109	854,053	854,882	861,718	1,027,081	-1.16	80.47
Multifamily	288,961	249,002	218,129	263,383	228,486	16.05	105.25
Nonfarm nonresidential	4,313,181	3,679,110	4,027,372	3,435,817	2,740,095	17.23	166.58
Real estate loans secured by farmland	549,406	385,220	442,162	402,140	289,974	42.62	123.87
Total investment securities	7,192,957	6,634,268	7,619,883	6,221,666	3,408,920	8.42	250.41
U.S. Treasury securities	13,890	1,016	1,008	2,026	8,502	1267.13	295.84
US agency securities (excluding mortgage-backed securities)	45,215	35,371	193,384	166,779	184,677	27.83	-62.72
Municipal securities	1,747,281	1,957,276	2,169,743	1,724,118	798,514	-10.73	130.41
Mortgage-backed securities	4,969,840	3,764,353	4,817,469	3,231,306	1,702,413	32.02	334.73
Asset-backed securities	382,822	846,986	409,653	1,069,266	691,578	-54.80	
Other debt securities	13,472	8,615	7,839	8,542	4,800	56.38	24.45
Mutual funds and equity securities	20,437	20,651	20,787	19,629	18,436	-1.04	31.43
Available-for-sale securities	7,090,581	6,528,127	7,514,387	6,113,147	3,299,160	8.62	295.43
U.S. Treasury securities	13,890	1,016	1,008	2,026	8,502	1267.13	295.84
US agency securities (excluding mortgage-backed securities)	45,215	35,371	193,384	166,779	184,677	27.83	-62.72
Municipal securities	1,665,342	1,871,786	2,085,034	1,635,228	707,190	-11.03	233.91
Mortgage-backed securities	4,969,840	3,764,353	4,817,469	3,231,306	1,702,413	32.02	334.73
Asset-backed securities	382,822	846,986	409,653	1,069,266	691,578	-54.80	
Other debt securities	13,472	8,615	7,839	8,542	4,800	56.38	24.45
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	3,274	9,931	9,430	11,150	9,161	-67.03	-76.29
Available-for-sale securities appreciation (depreciation)	-647,224	80,292	-5,966	103,750	1,362		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,224,225	1,871,270	1,657,999	2,121,418	509,646	-34.58	80.09

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,087,304	6,299,289	6,495,326	5,688,810	3,543,863	-3.37	158.44
NOW, ATS and transaction accounts	1,820,233	726,779	884,254	865,636	660,750	150.45	1046.78
Time deposits less brokered deposits < \$250K	-61,741	777,431	706,536	867,446	881,305		
MMDA and other savings accounts	8,239,445	7,462,444	8,013,655	7,154,068	5,646,675	10.41	132.37
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,085,241	15,265,943	16,099,771	14,575,960	10,732,593	5.37	150.19
Time deposits of \$250K or more	307,414	349,156	317,482	403,940	298,291	-11.96	58.72
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	88,250	108,954	122,997	120,392	86,936	-19.00	-36.18
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	12,986	49,629	14,586	75,421	100,692	-73.83	-57.92
Other borrowings w/remaining maturity over 1 year	33,666	68,002	22,630	233,686	75,759	-50.49	-24.30
Brokered deposits < \$250K	832,895	19	2	5	13,447	999999.00	170.99
Noncore funding	1,275,211	575,760	477,697	833,444	575,125	121.48	78.44
Trading liabilities	19,029	29,394	23,574	45,196	16,544	-35.26	944.40
Subordinated notes and debentures + trust preferred securities	370,256	221,311	369,581	220,751	219,629	67.30	79.20
Other liabilities	134,594	118,812	121,748	153,757	87,569	13.28	189.24
Total liabilities	17,884,331	16,211,220	17,092,371	15,829,108	11,631,460	10.32	141.72
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	110,705	110,705	110,705	110,705	0	0.00	11702.24
Common stock	42,439	42,245	42,275	42,094	36,704	0.46	58.94
Common surplus	1,076,766	1,066,765	1,071,956	1,062,083	839,857	0.94	205.47
Retained earnings	1,031,076	883,484	962,994	791,630	702,502	16.71	129.01
Accumulated other comprehensive income	-486,918	56,587	-5,752	72,719	-926		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,774,068	2,159,786	2,182,178	2,079,231	1,578,137	-17.86	120.12
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,774,068	2,159,786	2,182,178	2,079,231	1,578,137	-17.86	120.12
Total liabilities and capital	19,658,399	18,371,006	19,274,549	17,908,339	13,209,597	7.01	139.60
<b>Memoranda</b>							
Non-interest-bearing deposits	6,087,304	6,299,289	6,495,326	5,688,810	3,543,863	-3.37	158.44
Interest-bearing deposits	11,138,246	9,315,829	9,921,929	9,291,095	7,500,468	19.56	143.47
Total deposits	17,225,550	15,615,118	16,417,255	14,979,905	11,044,331	10.31	148.56
Long-term debt that reprices within 1 year	13,817	51,213	15,832	76,966	103,794	-73.02	-62.52
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,182,178	2,079,231	2,079,231	1,578,137	1,325,175		
Accounting restatements	0	0	0	-14,891	-1,272		
Net income	94,962	114,419	219,923	137,938	149,129		
Net sale of new perpetual preferred stock	0	0	0	110,705	0		
Net sale of new common stock	1,675	1,519	2,773	3,004	661		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	217,202	92,258		
Less: Dividends declared	26,880	22,565	48,559	33,919	24,607		
Change in other comprehensive income	-481,166	-16,132	-78,471	73,645	30,723		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	3,299	3,314	7,281	7,410	6,070		
Holding company equity capital, ending balance	1,774,068	2,159,786	2,182,178	2,079,231	1,578,137		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	36.52	38.78	38	34.08	36.32	38	34.60	36.25	41	34.26	36.22	40	41.27	37.78	46
Commercial and industrial loans	13.18	11.05	66	15.51	12.25	71	12.30	10.76	64	17	13.52	68	15.50	12.02	69
Loans to individuals	0.73	3.52	33	0.78	3.48	34	0.75	3.36	38	0.78	3.40	34	1.04	4.20	34
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0.01	0.03	79	0	0.04	29
Agricultural loans	1.46	0.19	93	1.59	0.21	93	1.62	0.18	93	1.74	0.19	93	2.09	0.24	93
Other loans and leases	2.52	4.45	41	2.76	4.22	46	2.49	4.47	38	2.60	4.63	40	3.71	5.01	46
Net loans and leases	53.90	61.60	25	54.02	59.81	28	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35
Debt securities over 1 year	35.86	19.46	93	32.11	17.61	93	36.91	19.46	94	28.73	15.55	93	20.63	14.60	82
Mutual funds and equity securities	0.10	0.05	76	0.11	0.06	76	0.11	0.06	74	0.11	0.05	77	0.14	0.06	80
Subtotal	89.86	82.34	87	86.24	78.32	84	88.21	79.22	89	84.40	78.16	69	83.79	79.65	50
Interest-bearing bank balances	0.84	4.59	9	1.33	9.11	5	1.42	8.50	8	0.57	7.51	3	1.33	3.06	33
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0.11	0.82	72	0	1.57	25
Debt securities 1 year or less	0.63	1.68	30	3.89	1.53	88	2.51	1.56	75	5.90	1.68	92	5.03	1.91	87
Trading assets	0.10	0.55	59	0.16	0.60	51	0.12	0.49	52	0.25	1.01	46	0.13	1.19	44
Total earning assets	91.43	90.95	59	91.62	91.43	53	92.27	91.77	58	91.23	91.05	55	90.28	89.53	59
Non-interest cash and due from depository institutions	1.12	1.01	64	1.14	1.01	57	0.85	0.82	54	1.22	1.07	58	1.56	1.14	79
Other real estate owned	0.02	0.01	82	0.03	0.02	80	0.01	0.01	62	0.04	0.02	75	0.05	0.03	76
All other assets	7.45	7.97	40	7.24	7.50	49	6.88	7.35	45	7.54	7.82	45	8.16	9.27	36
<b>Memoranda</b>															
Short-term investments	1.47	7.68	8	5.22	12.01	20	3.94	11.47	17	6.58	11.17	30	6.36	7.63	57
U.S. Treasury securities	0.07	1.96	21	0.01	1.08	31	0.01	1.47	24	0.01	0.84	39	0.06	1.03	41
US agency securities (excluding mortgage-backed securities)	0.23	0.84	44	0.19	0.77	41	1	0.82	69	0.93	0.63	73	1.40	0.54	83
Municipal securities	8.89	1.75	94	10.65	1.72	96	11.26	1.73	96	9.63	1.69	96	6.04	1.34	92
Mortgage-backed securities	25.28	13.68	87	20.49	12.97	81	24.99	14.14	84	18.04	11.75	80	12.89	11.44	59
Asset-backed securities	1.95	0.68	82	4.61	0.38	96	2.13	0.50	87	5.97	0.32	98	5.24	0.28	97
Other debt securities	0.07	0.52	41	0.05	0.52	40	0.04	0.53	35	0.05	0.42	43	0.04	0.39	42
Loans held-for-sale	0.10	0.35	46	0.18	0.42	47	0.11	0.55	40	0.32	0.52	47	0.20	0.39	48
Loans held for investment	54.32	61.41	26	54.50	59.85	29	51.65	58.06	27	55.97	61.72	25	63.35	63.50	36
Real estate loans secured by 1-4 family	6.03	12.26	24	5.95	11.69	27	5.84	11.46	28	6.55	11.91	27	8.82	13.29	31
Revolving	1.21	1.49	51	1.14	1.45	51	1.10	1.42	51	1.30	1.66	50	1.92	2.07	52
Closed-end, secured by first liens	4.40	10.40	22	4.54	9.84	27	4.42	9.67	26	5.02	9.81	28	6.50	10.69	29
Closed-end, secured by junior liens	0.42	0.18	84	0.27	0.20	76	0.33	0.17	83	0.23	0.22	66	0.40	0.28	74
Commercial real estate loans	27.70	24.34	58	26.03	22.48	60	26.46	22.69	58	25.47	22.22	56	30.25	22.23	65
Construction and land development	4.29	3.75	60	4.65	3.35	68	4.44	3.34	65	4.81	3.40	70	7.78	3.44	88
Multifamily	1.47	3.69	30	1.36	3.31	29	1.13	3.57	26	1.47	3.12	32	1.73	3.01	42
Nonfarm nonresidential	21.94	15.50	70	20.03	14.81	67	20.89	14.57	73	19.19	14.72	65	20.74	14.69	67
Real estate loans secured by farmland	2.79	0.35	96	2.10	0.34	92	2.29	0.30	95	2.25	0.33	94	2.20	0.36	93

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	67.12	62.08	51	62.32	59.66	47	66.84	61.05	52	60.87	57.15	49	64.94	57.46	50
Real estate loans secured by 1-4 family	11.07	20.31	24	10.88	19.82	25	11.29	19.86	24	11.64	19.43	26	13.88	20.75	30
Revolving	2.22	2.40	50	2.09	2.42	50	2.12	2.43	50	2.31	2.64	48	3.02	3.15	50
Closed-end	8.85	17.67	21	8.79	17.22	25	9.16	17.24	24	9.32	16.59	25	10.86	17.39	27
Commercial real estate loans	50.91	38.23	69	47.61	36.54	67	51.13	37.86	72	45.24	34.63	65	47.60	33.52	73
Construction and land development	7.89	5.97	69	8.50	5.50	75	8.57	5.65	75	8.55	5.26	77	12.23	5.09	92
1-4 family	1.56	1.34	64	1.18	1.11	60	1.39	1.18	61	1.32	0.93	67	1.96	0.94	76
Other	6.33	4.56	69	7.32	4.33	80	7.18	4.40	75	7.23	4.19	80	10.27	4.02	94
Multifamily	2.70	5.72	30	2.48	5.34	28	2.19	5.78	23	2.61	4.96	31	2.72	4.69	38
Nonfarm nonresidential	40.32	24.64	82	36.63	24.14	80	40.37	24.56	83	34.08	22.93	79	32.64	22.15	72
Owner-occupied	21.31	8.28	98	19.31	8.14	93	22.43	8.29	97	17.66	7.68	93	17.54	7.72	91
Other	19.01	16.13	63	17.32	15.71	57	17.94	15.94	57	16.42	14.95	56	15.10	14.34	53
Real estate loans secured by farmland	5.14	0.59	96	3.83	0.59	93	4.43	0.54	96	3.99	0.54	96	3.45	0.55	93
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0.02	0.06	77	0	0.11	29
Commercial and industrial loans	24.22	18.46	72	28.37	20.98	75	23.77	18.86	68	30.19	22.17	79	24.39	19.53	69
Loans to individuals	1.34	6.27	38	1.42	6.28	36	1.45	6.24	39	1.39	6.13	37	1.63	7.13	34
Credit card loans	0.07	0.53	59	0.08	0.51	60	0.09	0.53	60	0.08	0.65	60	0.11	0.81	57
Agricultural loans	2.69	0.32	93	2.92	0.37	93	3.13	0.34	93	3.09	0.32	93	3.29	0.37	92
Other loans and leases	4.63	8.30	45	5.05	8.03	50	4.81	8.75	47	4.62	9.09	44	5.84	9.85	47
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	406.12	407.54	46	386.05	383.17	45	392.21	391.81	45	400.34	381.27	45	414.86	391.26	47
Real estate loans secured by 1-4 family	67	130.40	25	67.39	124.52	28	66.22	126.06	26	76.53	125.03	30	88.71	138.18	31
Revolving	13.44	15.55	51	12.94	15.53	51	12.46	15.44	50	15.22	17.42	51	19.29	21.26	52
Closed-end	53.56	113.22	21	54.45	107.53	27	53.75	108.85	26	61.32	106.14	30	69.41	115.20	29
Commercial real estate loans	308.05	254.23	62	294.90	238.21	61	299.99	245.88	60	297.57	234.65	62	304.09	229.44	62
Construction and land development	47.74	38.88	61	52.67	35.52	70	50.28	35.95	66	56.22	35.62	75	78.17	34.95	87
1-4 family	9.42	8.60	61	7.33	7.06	61	8.15	7.42	62	8.69	6.34	67	12.54	6.61	74
Other	38.32	29.76	63	45.34	28.07	74	42.14	28.11	72	47.53	28.16	78	65.62	27.32	90
Multifamily	16.34	39.14	32	15.36	34.78	30	12.83	38.66	26	17.18	32.74	35	17.39	31.04	41
Nonfarm nonresidential	243.96	162.28	75	226.88	157.17	75	236.88	158.05	77	224.16	155.06	71	208.53	152.10	63
Owner-occupied	128.94	54.20	94	119.61	52.65	92	131.64	52.99	93	116.18	52.37	91	112.08	53.07	88
Other	115.02	106.54	52	107.27	102.08	54	105.24	102.54	52	107.98	100.54	54	96.45	97.41	50
Real estate loans secured by farmland	31.07	3.62	96	23.76	3.59	93	26.01	3.22	95	26.24	3.44	95	22.07	3.60	94
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0.13	0.28	78	0	0.44	29
Commercial and industrial loans	146.54	115.10	68	175.74	127.07	74	139.46	114.45	66	198.59	139.91	76	155.82	122.02	67
Loans to individuals	8.12	35.52	38	8.81	35.29	36	8.50	34.55	38	9.13	37.47	37	10.41	43.51	33
Credit card loans	0.44	2.76	59	0.49	2.61	61	0.51	2.77	61	0.54	3.30	60	0.68	4.34	58
Agricultural loans	16.25	1.81	93	18.06	2.01	94	18.35	1.86	93	20.33	1.88	94	20.99	2.18	94
Other loans and leases	28.01	50.19	41	31.27	46.75	48	28.25	51.06	41	30.36	49.54	44	37.31	52.44	49
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	29.61	30.64	45	28.32	28.84	50	28.71	30.07	46	27.61	27.32	49	30.12	26.45	55
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	179.18	203.71	45	175.44	187.37	45	168.46	195.33	41	181.58	183.76	49	192.45	178.57	53
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	308.12	261.50	60	295.05	244.59	60	300.09	252.85	60	297.76	240.85	60	304.53	236.10	60

BHC Name

City/State

# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	1.47	7.68	8	5.22	12.01	20	3.94	11.47	17	6.58	11.17	30	6.36	7.63	57
Liquid assets	12.86	25.39	18	12.98	28.17	12	16.24	29.03	20	11.64	26.22	12	10.81	22.44	15
Investment securities	36.59	21.68	91	36.11	19.64	95	39.53	21.63	95	34.74	17.85	96	25.81	16.99	82
Net loans and leases	53.90	61.60	25	54.02	59.81	28	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35
Net loans, leases and standby letters of credit	54.13	62.44	24	54.34	60.62	25	51.43	59.49	22	55.94	62.48	23	63.55	64.84	35
Core deposits	81.82	75.64	68	83.10	74.75	84	83.53	75.71	84	81.39	70.67	86	81.25	63.09	96
Noncore funding	6.49	10.86	39	3.13	10.89	14	2.48	10.30	9	4.65	14.13	18	4.35	19.36	5
Time deposits of \$250K or more	1.56	1.54	63	1.90	1.81	62	1.65	1.58	60	2.26	2.11	63	2.26	2.94	46
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.45	1.20	46	0.59	1.20	50	0.64	1.23	51	0.67	1.47	47	0.66	1.94	45
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.45	0.50	59	0.59	0.52	60	0.64	0.54	61	0.56	0.54	56	0.66	0.48	57
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.07	1.63	30	0.27	0.99	52	0.08	1	37	0.42	1.24	44	0.76	3.01	26
Earning assets that reprice within 1 year	31.44	36.16	38	33.22	38.93	35	39.20	37.37	55	30.85	39.38	26	34.06	39.29	31
Interest-bearing liabilities that reprice within 1 year	55.77	6.49	98	49.30	7.04	96	47.79	6.39	96	50.36	8.20	96	53.77	10.19	99
Long-term debt that reprices within 1 year	0.07	0.28	66	0.28	0.26	72	0.08	0.26	66	0.43	0.47	72	0.79	0.96	70
Net assets that reprice within 1 year	-24.40	28.22	1	-16.36	30.25	1	-8.68	29.65	1	-19.94	29.11	1	-20.50	26.63	0
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	5.58	3.09	63	-2.42	-1.82	51	-1.65	-2.33	54	-2.28	3.20	35	-2.40	14.45	10
Net short-term noncore funding dependence	4.99	-1.79	77	-3.31	-8.21	63	-2.22	-7.71	65	-4.33	-4.76	46	-4.01	3.38	22
Short-term investment / Short-term noncore funding	24.71	166.36	12	221	284.81	56	198.68	273.46	47	225.07	184.19	66	211.73	77.77	86
Liquid assets - short-term noncore funding / Nonliquid assets	7.92	28.61	22	12.20	34.02	21	17.02	36.68	27	9.86	28.18	24	8.75	16.97	39
Net loans and leases / Total deposits	61.51	76.80	20	63.56	74.66	24	60.10	72.79	21	66.42	79.43	17	75.37	90.31	17
Net loans and leases / Core deposits	65.87	82.80	20	65.01	81.17	18	61.28	78.25	17	68.26	88.34	12	77.56	103.93	10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.20	-6.37	98	0.66	0.84	55	0.59	0.12	75	0.80	1.57	46	0.74	0.72	61
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-38.83	-13.54	3	5.35	1.94	90	-0.38	-0.25	43	7.40	4.31	84	0.11	1.36	19
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	1.14	23.58	22	1.29	13.42	39	1.11	14.28	37	1.43	11.38	43	2.68	12.67	44
Available-for-sale securities	98.58	74.56	79	98.40	84.66	63	98.62	83.77	67	98.26	87.23	60	96.78	85.40	54
U.S. Treasury securities	0.19	9.26	21	0.02	5.52	29	0.01	6.70	23	0.03	4.72	36	0.25	6.15	35
US agency securities (excluding mortgage-backed securities)	0.63	4.02	38	0.53	4.50	33	2.54	4.12	57	2.68	4.01	57	5.42	3.49	73
Municipal securities	24.29	8	86	29.50	8.87	89	28.47	8.22	89	27.71	9.83	82	23.42	7.75	86
Mortgage-backed securities	69.09	63.23	57	56.74	66.59	34	63.22	66.54	40	51.94	66.64	25	49.94	67.43	24
Asset-backed securities	5.32	3.36	70	12.77	2.05	91	5.38	2.50	77	17.19	1.91	95	20.29	1.66	95
Other debt securities	0.19	3.01	35	0.13	3.17	32	0.10	3.08	32	0.14	3.01	35	0.14	2.94	38
Mutual funds and equity securities	0.28	0.28	63	0.31	0.32	67	0.27	0.29	65	0.32	0.35	65	0.54	0.40	64
Debt securities 1 year or less	1.72	8.89	20	10.78	8.69	67	6.36	7.78	57	16.99	10.55	81	19.51	11.86	77
Debt securities 1 to 5 years	55.53	20.02	93	49.42	17.05	91	48.12	18.25	91	44.59	17.03	89	46.12	17.94	89
Debt securities over 5 years	42.47	68.75	13	39.50	72.17	12	45.25	71.11	15	38.11	69.86	15	33.83	66.02	17
Pledged securities	17.02	30.80	33	28.21	33.87	45	21.76	32.26	38	34.10	35.67	46	14.95	30.57	28
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-69.82	-31.70	16	-1.90	51.37	24	-35.60	27.98	10	40.19	183.32	28	125.02	26.69	87
Investment securities	8.42	21.19	37	57.14	33.34	75	22.47	31.36	45	82.51	23.62	91	26.67	11.75	81
Core deposits	5.37	9.58	50	22.79	16.88	78	10.45	16.94	32	35.81	26.88	83	16.91	11.23	74
Noncore funding	121.48	10.50	92	21.63	-23.76	92	-42.68	-14.79	19	44.92	-12.18	94	-6.24	6.59	28

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	4,450,789	3,867,098	4,118,737	3,258,618	2,973,732
Commit: Secured commercial real estate loans	1,100,505	851,530	1,014,755	632,325	724,391
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	365,567	299,662	334,143	274,753	224,733
Securities underwriting	0	0	0	0	0
Standby letters of credit	45,902	57,888	47,373	69,255	70,635
Commercial and similar letters of credit	12,442	6,056	4,067	3,951	8,896
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	55,817	16,164	13,651	4,471	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	55,817	16,164	13,651	4,471	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	45,000	68,500	54,500	86,500	52,500
Written options contracts (interest rate)	32,651	39,922	37,046	42,078	74,105
Purchased options contracts (interest rate)	0	0	0	0	53,749
Interest rate swaps	1,363,841	963,954	950,390	1,050,570	924,676
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	22.64	24.48	53	21.05	22.45	52	21.37	22.78	51	18.20	22.01	44	22.51	23.52	53
Standby letters of credit	0.23	0.66	27	0.32	0.67	33	0.25	0.65	27	0.39	0.71	40	0.53	0.84	47
Commercial and similar letters of credit	0.06	0.02	87	0.03	0.02	80	0.02	0.02	73	0.02	0.02	72	0.07	0.02	84
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.28	0.26	67	0.09	0.25	60	0.07	0.24	59	0.02	0.35	55	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.28	0.17	78	0.09	0.14	77	0.07	0.13	77	0.02	0.30	69	0	0.45	34
Derivative contracts	7.33	44.65	27	5.84	49.75	21	5.41	46.30	20	6.58	48.62	17	8.37	68.47	23
Interest rate contracts	7.33	32.11	29	5.84	35.96	22	5.41	32.46	20	6.58	34.36	19	8.37	47.31	25
Interest rate futures and forward contracts	0.23	3.60	56	0.37	5.17	54	0.28	3.25	52	0.48	6.21	44	0.40	10.67	47
Written options contracts (interest rate)	0.17	1.58	40	0.22	1.82	32	0.19	1.41	36	0.23	2.18	29	0.56	2.47	52
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0.41	2.65	61
Interest rate swaps	6.94	21.90	34	5.25	20.67	28	4.93	20.49	26	5.87	20.83	25	7	28.86	29
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	43.82	46.07	60	38.62	42.93	61	41.36	44.98	59	36.07	42.82	58	38.33	45.53	56

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	1,441,492	1,072,376	1,041,936	1,179,148	1,105,030
Interest rate contracts	1,441,492	1,072,376	1,041,936	1,179,148	1,105,030
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	45,000	68,500	54,500	86,500	52,500
Written options	32,651	39,922	37,046	42,078	74,105
Exchange-traded	0	0	0	0	0
Over-the-counter	32,651	39,922	37,046	42,078	74,105
Purchased options	0	0	0	0	53,749
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	53,749
Swaps	1,363,841	963,954	950,390	1,050,570	924,676
Held for trading	1,350,140	876,832	926,138	902,113	855,880
Interest rate contracts	1,350,140	876,832	926,138	902,113	855,880
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	91,352	195,544	115,798	277,035	249,150
Interest rate contracts	91,352	195,544	115,798	277,035	249,150
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,445,925	1,060,428	981,917	1,141,541	1,030,925
One year or less	469	72,533	11,616	143,491	72,500
Over 1 year to 5 years	348,863	114,972	95,208	105,002	114,074
Over 5 years	1,096,593	872,923	875,093	893,048	844,351
Gross negative fair value (absolute value)	19,233	35,470	25,194	54,433	21,191
Gross positive fair value	20,210	31,323	25,229	47,702	17,839
Held for trading	19,029	29,394	23,574	45,196	16,544
Non-traded	1,181	1,929	1,655	2,506	1,295
Current credit exposure on risk-based capital derivative contracts	20,210	31,724	26,504	47,702	16,755
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.42	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	3.12	9.78	49	6.39	12.57	52	5.23	11.16	49	7.34	14.05	49	4.75	13.49	43
Exchange-traded .....	2.27	5.78	46	3.72	7.49	46	3.56	6.28	50	3.57	8.18	41	6.71	5.91	66
Over-the-counter .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options .....	2.27	5.46	49	3.72	7.20	48	3.56	5.96	52	3.57	7.73	43	6.71	5.10	70
Exchange-traded .....	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	4.86	4.42	66
Over-the-counter .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps .....	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	4.86	3.35	71
<b>Held for trading .....</b>															
Interest rate contracts .....	94.61	74.97	67	89.89	71.23	64	91.21	74.26	64	89.10	68.76	64	83.68	69.75	54
Foreign exchange contracts .....	93.66	37.98	78	81.77	40.60	68	88.89	40.42	75	76.51	43.53	65	77.45	44.16	65
Equity, commodity, and other contracts .....	93.66	31.52	90	81.77	34.42	79	88.89	34.15	86	76.51	36.62	75	77.45	37.24	75
<b>Non-traded .....</b>															
Interest rate contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Foreign exchange contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts .....	6.34	62.02	21	18.23	59.40	31	11.11	59.58	24	23.49	56.47	34	22.55	55.84	34
Interest rate contracts .....	6.34	57.94	21	18.23	56.19	31	11.11	56.71	24	23.49	53.82	35	22.55	52.22	35
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	100.31	93.09	74	98.89	91.87	62	94.24	92.53	36	96.81	91.48	53	93.29	93.86	32
Over 1 year to 5 years .....	0.03	31.78	10	6.76	28.05	30	1.11	27.56	14	12.17	32.05	38	6.56	32.17	28
Over 5 years .....	24.20	24.76	50	10.72	26.03	23	9.14	27.01	20	8.90	27.06	21	10.32	30.45	24
Gross negative fair value (absolute value) .....	76.07	27.14	93	81.40	30.08	95	83.99	29.89	96	75.74	29.56	92	76.41	28.09	91
Gross positive fair value .....	1.33	1.56	45	3.31	1.25	92	2.42	0.98	93	4.62	1.55	95	1.92	0.83	88
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.40	1.74	51	2.92	1.68	89	2.42	1.34	92	4.05	2.23	91	1.61	1.19	73
Gross positive fair value (X) .....	0.01	0.07	33	0.02	0.05	53	0.02	0.04	51	0.04	0.07	59	0.02	0.06	53
Held for trading (X) .....	0.01	0.08	36	0.02	0.07	36	0.02	0.05	36	0.03	0.09	36	0.01	0.07	33
Non-traded (X) .....	0.01	0.06	60	0.02	0.05	53	0.01	0.04	54	0.03	0.07	49	0.01	0.06	45
Current credit exposure (X) .....	0	0.02	27	0	0.01	25	0	0.01	26	0	0.02	25	0	0.01	36
Credit losses on derivative contracts .....	0.01	0.04	46	0.02	0.05	44	0.02	0.04	45	0.03	0.06	44	0.01	0.05	38
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.14	0.54	43	0.26	0.63	42	0.21	0.46	44	0.40	0.85	41	0.17	0.73	40

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	110,088	131,606	131,606	70,395	61,963
Gross losses	14,690	5,623	8,743	32,722	13,590
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,782	1,193	4,931	3,804	5,365
Net losses	12,908	4,430	3,812	28,918	8,225
Provision for loan and lease losses	4,173	-6,450	-17,706	65,745	16,657
Adjustments	0	0	0	24,384	0
Ending balance	101,353	120,726	110,088	131,606	70,395
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.04	0.08	46	-0.07	-0.14	58	-0.10	-0.09	43	0.44	0.51	42	0.14	0.15	57
Provision for loan and lease losses / Average loans and leases	0.08	0.14	47	-0.13	-0.25	59	-0.18	-0.16	41	0.73	0.82	48	0.21	0.24	56
Provision for loan and lease losses / Net loan and lease losses	32.33	198.72	33	-145.60	77.32	38	-464.48	-105.48	16	227.35	487.86	27	202.52	130.58	87
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	1.17	28	1.21	1.39	38	1.11	1.23	41	1.31	1.58	34	0.84	0.83	52
Allowance for loan and lease losses / Total loans and leases	0.95	1.15	29	1.20	1.37	40	1.10	1.20	42	1.31	1.55	37	0.84	0.81	51
Allowance for loan and lease losses / Net loans and leases losses (X)	3.93	28.67	11	13.63	15.27	63	28.88	21.39	76	4.55	11.58	26	8.56	8.03	69
Allowance for loan and lease losses / Nonaccrual assets	161.11	413.77	17	141.58	318.67	20	158.70	364.13	19	150.60	299.17	21	91.96	218.72	20
ALLL / 90+ days past due + nonaccrual loans and leases	160.87	319.24	29	141.42	260.68	28	157.45	287.08	28	149.37	244.34	29	87.28	151.73	29
Gross loan and lease losses / Average loans and leases	0.29	0.16	79	0.11	0.22	34	0.09	0.19	29	0.36	0.34	65	0.18	0.28	40
Recoveries / Average loans and leases	0.04	0.07	30	0.02	0.08	24	0.05	0.08	37	0.04	0.07	33	0.07	0.08	53
Net losses / Average loans and leases	0.25	0.08	90	0.09	0.13	45	0.04	0.11	32	0.32	0.27	68	0.11	0.21	42
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	20.38	23.25	49	3.65	16.12	7	15.07	34.67	18	27.99	33.98	47	25.21	36.22	38
Earnings coverage of net loan and lease losses (X)	9.81	-9.51	36	31.55	4.52	74	67.56	39.72	76	8.29	22.91	37	24.41	24.40	67

#### Net Loan and Lease Losses By Type

Real estate loans	0.06	-0.01	93	0.06	0.03	75	0.03	0.02	72	0.23	0.04	95	0.03	0.01	68
Real estate loans secured by 1-4 family	-0.01	-0.02	50	0.02	-0.01	83	0.01	-0.02	82	0.01	0.01	64	0.04	0.01	81
Revolving	-0.12	-0.08	22	0.07	-0.05	84	0.02	-0.07	82	0.01	0.01	62	0.07	0.02	76
Closed-end	0.02	-0.02	90	0.01	-0.01	77	0.01	-0.01	82	0.02	0	72	0.03	0	84
Commercial real estate loans	0.01	0	78	0.07	0.05	70	0.04	0.04	66	0.29	0.07	88	-0.01	0.01	21
Construction and land development	0	-0.02	49	0	0	79	0	0	76	-0.01	0	29	0	-0.01	44
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	87
Other	0	-0.01	44	0	-0.01	83	0	0	80	-0.01	0	25	-0.01	-0.01	35
Multifamily	-0.03	0	6	0	0.01	51	-0.01	0.01	7	-0.01	0	13	-0.09	0	4
Nonfarm nonresidential	0.01	0	79	0.09	0.07	71	0.05	0.05	65	0.39	0.11	88	0	0.02	45
Owner-occupied	0	0	82	0	0.01	60	0	0.01	70	0.39	0.02	99	0	0.01	28
Other	0.01	0	80	0.09	0.06	75	0.04	0.04	68	0	0.08	32	0	0.01	53
Real estate loans secured by farmland	0.75	0	98	0.12	-0.01	96	0.02	0	90	0.13	0.02	87	0.39	0.01	97
Commercial and industrial loans	0.34	0.10	85	0.09	0.20	43	-0.04	0.17	9	0.45	0.47	55	0.26	0.37	44
Loans to individuals	7.38	0.65	98	0.84	0.78	64	0.64	0.71	57	0.65	1.13	43	0.81	1.17	47
Credit card loans	3.98	1.99	88	5.65	2.18	94	4.76	1.84	91	5.04	2.92	87	12.93	3.11	95
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.38	0.14	85	0.25	0.08	83	0.39	0.10	88	0.09	0.15	61	0.10	0.15	57

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	6,772	17,170	7,712	23,082	27,924
90+ days past due loans and leases	95	97	550	720	4,105
Nonaccrual loans and leases	62,909	85,268	69,369	87,386	76,548
Total past due and nonaccrual loans and leases	69,776	102,535	77,631	111,188	108,577
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	8,594	11,616	9,539	3,824	3,794
Total restructured loans and leases	8,594	11,616	9,539	3,824	3,794
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,350	2,122	817	2,371	3,794
Other real estate owned	4,528	6,314	1,927	6,624	6,914
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.06	0.32	12	0.17	0.27	41	0.08	0.32	9	0.23	0.39	33	0.33	0.43	47
90+ days past due loans and leases	0	0.09	25	0	0.10	25	0.01	0.10	29	0.01	0.12	29	0.05	0.15	46
Nonaccrual loans and leases	0.59	0.38	80	0.85	0.58	76	0.70	0.46	80	0.87	0.66	75	0.91	0.51	85
90+ days past due and nonaccrual loans and leases	0.59	0.53	66	0.85	0.73	68	0.70	0.62	65	0.87	0.85	62	0.96	0.71	76
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.08	0.09	58	0.12	0.12	55	0.10	0.10	55	0.04	0.13	25	0.05	0.14	29
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.06	0.32	12	0.17	0.27	41	0.08	0.32	9	0.23	0.40	33	0.33	0.43	46
90+ days past due assets	0	0.10	23	0	0.10	23	0.01	0.10	27	0.01	0.12	27	0.05	0.15	45
Nonaccrual assets	0.59	0.39	80	0.85	0.59	75	0.70	0.47	80	0.87	0.67	75	0.91	0.53	84
30+ days past due and nonaccrual assets	0.65	0.88	46	1.02	1.04	60	0.78	0.97	49	1.10	1.29	51	1.29	1.19	63
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.32	0.32	63	0.46	0.43	62	0.36	0.36	61	0.49	0.52	54	0.61	0.44	76
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.34	63	0.50	0.46	62	0.37	0.37	60	0.53	0.55	55	0.66	0.48	77
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.35	0.38	59	0.51	0.52	56	0.37	0.41	54	0.54	0.60	47	0.66	0.53	65
Allowance for loan and lease losses	67.87	57.44	67	77.62	67.93	68	65.50	62.64	63	73.23	66.66	67	123.95	115.41	65
Equity capital + allowance for loan and lease losses	3.67	3.52	59	4.11	4.43	52	3.15	3.60	46	4.36	4.97	45	5.29	4.28	67
Tier 1 capital + allowance for loan and lease losses	3.89	3.97	59	5.78	5.28	63	4.24	4.30	57	6.29	6.05	59	6.64	5.65	65
Loans and leases + other real estate owned	0.64	0.63	60	0.93	0.88	57	0.72	0.71	58	0.96	0.97	54	1.04	0.85	67

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.03	0.26	9	0.20	0.24	51	0.09	0.26	24	0.23	0.39	35	0.33	0.38	52
90+ days past due	0	0.11	16	0	0.12	34	0	0.12	32	0	0.16	14	0	0.16	34
Nonaccrual	0.55	0.45	68	0.94	0.65	77	0.70	0.52	72	0.96	0.76	71	0.73	0.46	78
Commercial and industrial															
30–89 days past due	0.15	0.28	46	0.09	0.17	38	0.05	0.24	16	0.27	0.23	67	0.29	0.31	59
90+ days past due	0	0.03	46	0	0.02	38	0.02	0.04	60	0.02	0.03	62	0.18	0.05	87
Nonaccrual	0.78	0.46	77	0.64	0.64	59	0.77	0.57	70	0.71	0.75	53	1.47	0.83	79
Individuals															
30–89 days past due	0.28	0.70	26	0.24	0.55	30	0.15	0.63	22	0.33	0.83	27	0.56	0.83	36
90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0.15	0.18	53	0.35	0.18	79	0.23	0.17	71	0.70	0.28	86	0.68	0.17	92
Depository institution loans															
30–89 days past due		0.01			0			0.01		0	0	46		0	
90+ days past due		0			0			0		0	0	46		0	
Nonaccrual		0.01			0			0		0	0	47		0	
Agricultural															
30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0.07	0.17	64	0	0.24	26
90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0.45	0.49	69	0	0.67	22
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.07	0.11	64	0.39	0.11	90	0.10	0.12	65	0.06	0.18	53	0.69	0.20	88
90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0.05	0.01	88
Nonaccrual	0.59	0.07	91	1.59	0.13	98	0.81	0.09	94	0.98	0.15	93	1.16	0.13	96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.13	0.39	23	0.26	0.35	54	0.08	0.46	6	0.19	0.65	13	0.57	0.67	56
	90+ days past due	0	0.22	18	0.01	0.27	44	0	0.24	39	0	0.33	16	0.02	0.31	40
	Nonaccrual	0.55	0.61	53	1.32	0.82	80	0.91	0.71	72	1.42	0.89	78	1.32	0.73	85
Revolving	30-89 days past due	0.19	0.26	39	0.26	0.29	48	0.02	0.28	20	0.14	0.48	21	0.75	0.45	79
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.19	1.15	23	0.47	1.05	42	0.36	1.18	32	0.77	1.13	54	0.49	1	38
Closed-end	30-89 days past due	0.11	0.42	25	0.26	0.36	52	0.10	0.49	11	0.20	0.65	17	0.51	0.70	45
	90+ days past due	0	0.25	19	0.01	0.29	45	0	0.26	40	0	0.38	17	0.02	0.35	44
	Nonaccrual	0.64	0.60	66	1.53	0.77	85	1.04	0.67	81	1.58	0.87	83	1.55	0.70	88
Junior lien	30-89 days past due	0.02	0.01	82	0	0.01	32	0.01	0.01	47	0.02	0.02	61	0.06	0.02	84
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.03	0.02	66	0.07	0.04	75	0.04	0.03	65	0.13	0.04	88	0.12	0.04	85
Commercial real estate	30-89 days past due	0.01	0.16	18	0.14	0.14	59	0.09	0.15	52	0.23	0.26	61	0.26	0.18	74
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.49	0.32	76	0.65	0.52	64	0.49	0.38	68	0.64	0.62	54	0.24	0.23	64
Construction and development	30-89 days past due	0.01	0.22	38	0.33	0.12	84	0.03	0.17	49	0.29	0.28	67	0.56	0.28	77
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.28	0.16	76	0.05	0.36	43	0.04	0.20	45	0.10	0.41	47	0.11	0.20	56
1-4 family	30-89 days past due	0	0.02	29	0.01	0.02	71	0.03	0.02	75	0.05	0.03	73	0.02	0.06	58
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.19	0.01	93	0.02	0.02	71	0.02	0.01	76	0.04	0.03	75	0.02	0.02	71
Other	30-89 days past due	0.01	0.17	50	0.32	0.07	87	0.01	0.13	48	0.25	0.22	70	0.54	0.20	83
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.09	0.13	68	0.03	0.29	44	0.03	0.16	49	0.06	0.35	45	0.09	0.17	59
Multifamily	30-89 days past due	0	0.04	29	0.03	0.06	69	0	0.07	27	0.03	0.09	52	0.05	0.08	61
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0.12	0.11	68	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.01	0.13	21	0.10	0.14	57	0.10	0.13	59	0.22	0.23	62	0.17	0.14	61
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.57	0.39	73	0.84	0.66	67	0.61	0.45	70	0.82	0.80	57	0.31	0.28	63
Owner Occupied	30-89 days past due	0.01	0.04	37	0.03	0.04	51	0	0.04	22	0.09	0.07	67	0.15	0.07	82
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.28	0.14	76	0.27	0.25	62	0.28	0.17	77	0.40	0.27	71	0.25	0.16	72
Other	30-89 days past due	0	0.08	14	0.07	0.09	64	0.10	0.08	75	0.14	0.14	66	0.02	0.07	33
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.28	0.21	72	0.57	0.40	71	0.33	0.23	71	0.42	0.44	57	0.06	0.10	48
Farmland	30-89 days past due	0	0.11	30	0.71	0.11	91	0.13	0.10	74	0.35	0.11	85	0.24	0.23	67
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1.12	0.63	79	3.36	1.10	85	2.67	0.69	87	3.16	1.13	84	5.12	0.84	93
Credit card	30-89 days past due	0.70	1.02	30	0.60	0.63	39	0.38	0.81	19	0.44	0.95	25	0.91	1.19	21
	90+ days past due	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0.40	0.11	85	0.27	0.08	83	0.38	0.10	87	0.63	0.05	93	0.60	0.11	87

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,119,205	1,109,010	1,114,231	1,104,177	876,561
Retained earnings	1,031,076	883,484	962,994	791,630	702,502
Accumulated other comprehensive income (AOCI)	-486,918	56,587	-5,752	72,719	-926
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,663,363	2,049,081	2,071,473	1,968,526	1,578,137
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	594,339	602,307	597,819	605,381	480,635
Accumulated other comprehensive income-related adjustments	-486,918	56,587	-5,752	72,719	-926
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,555,942	1,390,187	1,479,406	1,290,426	1,098,428
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,555,942	1,390,187	1,479,406	1,290,426	1,098,428
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	110,705	110,705	110,705	110,705	145,154
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	110,705	110,705	110,705	110,705	145,154
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	110,705	110,705	110,705	110,705	145,154
<b>Tier 1 Capital</b>	1,666,647	1,500,892	1,590,111	1,401,131	1,243,582
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	177,670	44,700	177,522	44,657	74,286
Non-qualifying capital instruments	147,800	146,811	147,316	146,323	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	119,133	134,779	125,551	146,937	70,643
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	444,603	326,290	450,389	337,917	144,929
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	444,603	326,290	450,389	337,917	144,929
Exited advanced approach tier 2 capital					
Total capital	2,111,250	1,827,182	2,040,500	1,739,048	1,388,511
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	19,559,091	18,293,756	19,151,691	16,401,152	12,798,770
Less: Deductions from common equity tier 1 capital	594,339	602,307	597,819	605,381	480,635
Less: Other deductions	0	41,664	0	263,887	0
Total assets for leverage ratio	18,964,752	17,649,785	18,553,872	15,531,884	12,318,135
Total risk-weighted assets	13,944,152	12,146,479	12,829,318	11,819,037	10,098,515
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.16	11.85	44	11.45	12.66	34	11.53	12.37	38	10.92	12.35	30	10.88	12.11	30
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.95	12.53	45	12.36	13.44	37	12.39	13.11	41	11.85	13.08	31	12.31	12.78	48
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.14	14.37	69	15.04	15.42	50	15.91	14.91	72	14.71	15.23	48	13.75	14.36	49
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.79	9.08	42	8.50	9.11	33	8.57	8.98	41	9.02	9.13	48	10.10	9.76	63
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	231	317	586	598	786	-27.13	-71.27
Other insurance activities income	231	317	586	598	786	-27.13	-71.27
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	192,474	189,619	191,722	187,664	171,625	1.51	60.02

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
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Insurance activities revenue / Adjusted operating income	0.07	0.36	55	0.09	0.37	54	0.08	0.36	52	0.10	0.41	54	0.14	0.47	56
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.89	12.13	44	11.69	11.54	49	11.28	12	42	12.24	11.03	52	13.06	11.51	55
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.28	0.55	0.62	0.84	0.32

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	159,355	134,883	323,262	197,336	224,760	18.14	207.40
Dividends .....	69,500	77,500	163,500	83,000	129,000	-10.32	226.29
Interest .....	0	0	0	0	0		
Management and service fees .....	89,855	57,383	159,762	114,336	95,760	56.59	194.22
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	8,011		-100.00
Dividends .....	0	0	0	0	8,000		
Interest .....	0	0	0	0	11		-100.00
Management and service fees .....	0	0	0	0	0		-100.00
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	159,355	134,883	323,262	197,336	232,771	18.14	204.70
Securities gains (losses) .....	0	0	0	0	0		-100.00
Other operating income .....	535	1,311	2,369	1,950	896	-59.19	174.36
Total operating income .....	159,890	136,194	325,631	199,286	233,667	17.40	189.11
<b>Operating Expenses</b>							
Personnel expenses .....	69,755	54,203	121,470	87,311	74,340	28.69	204.63
Interest expense .....	4,286	3,134	7,057	6,675	7,077	36.76	24.92
Other expenses .....	33,659	10,958	68,225	51,320	52,061	207.16	136.97
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	107,700	68,295	196,752	145,306	133,478	57.70	165.71
Income (loss) before taxes .....	52,190	67,899	128,879	53,980	100,189	-23.14	253.33
Applicable income taxes (credit) .....	-4,303	-3,964	-15,676	-10,528	-14,633		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	56,493	71,863	144,555	64,508	114,822	-21.39	207.68
Equity in undistributed income of subsidiaries .....	38,469	42,556	75,368	73,430	34,307	-9.60	78.04
Bank subsidiaries .....	38,486	42,564	75,379	73,475	45,038	-9.58	80.76
Nonbank subsidiaries .....	-17	-8	-11	-45	-10,731		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	94,962	114,419	219,923	137,938	149,129	-17.01	137.60
<b>Memoranda</b>							
Bank net income .....	107,986	120,064	238,879	156,475	174,038	-10.06	153.54
Nonbank net income .....	-17	-8	-11	-45	-2,731		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	1,813,971	83.02	2,258,893	92.30	2,256,938	86.68	2,228,703	1,759,840	-19.70	92.75	
Common and preferred stock .....	1,813,971	83.02	2,258,893	92.30	2,256,938	86.68	2,228,703	1,759,840	-19.70	92.75	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	6,083	0.28	6,102	0.25	6,099	0.23	6,110	6,155	-0.31	-76.83	
Common and preferred stock .....	6,083	0.28	6,102	0.25	6,099	0.23	6,110	6,155	-0.31	-69.97	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		-100.00	
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	278,850	12.76	108,317	4.43	259,818	9.98	84,619	61,757	157.44	351.54	
Cash and due from unrelated depository institution .....	70	0	27	0	12	0	109	109	159.26	-40.68	
Premises, furnishings, fixtures and equipment .....	20,386	0.93	13,060	0.53	12,635	0.49	9,005	4,266	56.09	285.15	
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	65,592	3	60,821	2.49	68,385	2.63	59,258	44,736	7.84	142.83	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	2,184,952	100.00	2,447,220	100.00	2,603,887	100.00	2,387,804	1,876,863	-10.72	105.83	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	652	0.03	193	0.01	345	0.01	22,101	0	237.82		
Borrowings with maturity over 1 year .....	9,582	0.44	21,496	0.88	1,087	0.04	23,083	52,607	-55.42	-73.15	
Subordinated notes and debentures .....	222,456	10.18	74,500	3.04	222,265	8.54	74,428	74,286	198.60	143.89	
Other liabilities .....	30,394	1.39	44,434	1.82	50,696	1.95	42,638	26,490	-31.60	128.99	
Balance due to subsidiaries and related institutions .....	147,800	6.76	146,811	6	147,316	5.66	146,323	145,343	0.67	28.06	
Total liabilities .....	410,884	18.81	287,434	11.75	421,709	16.20	308,573	298,726	42.95	60.77	
Equity Capital .....	1,774,068	81.19	2,159,786	88.25	2,182,178	83.80	2,079,231	1,578,137	-17.86	120.12	
Perpetual preferred stock (income surplus) .....	110,705	5.07	110,705	4.52	110,705	4.25	110,705	0	0.00	11702.24	
Common stock .....	42,439	1.94	42,245	1.73	42,275	1.62	42,094	36,704	0.46	58.94	
Common surplus .....	1,076,766	49.28	1,066,765	43.59	1,071,956	41.17	1,062,083	839,857	0.94	205.47	
Retained earnings .....	1,031,076	47.19	883,484	36.10	962,994	36.98	791,630	702,502	16.71	129.01	
Accumulated other comprehensive income .....	-486,918	-22.29	56,587	2.31	-5,752	-0.22	72,719	-926			
Other equity capital components .....	0	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	2,184,952	100.00	2,447,220	100.00	2,603,887	100.00	2,387,804	1,876,863	-10.72	105.83	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	147,800	6.76	146,811	6	147,316	5.66	146,323	145,343	0.67	28.06	
Notes payable to subsidiaries that issued TPS .....	147,800	6.76	146,811	6	147,316	5.66	146,323	145,343	0.67	28.06	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		-100.00	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

# Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	9.60	10.52	45	10.99	12.64	41	10.32	11.94	41	8.05	7.29	55	10.13	9.68	60
Bank net income / Average equity investment in banks.....	10.63	11.07	50	10.74	12.37	39	10.64	11.80	47	8.36	7.45	58	10.50	10.51	57
Nonbank net income / Average equity investment in nonbanks.....	-0.56	10.05	12	-0.26	13.40	9	-0.18	13.12	8	-0.73	9.75	12	-21.06	7.89	4
Subsidiary HCs net income / Average equity investment in sub HCs.....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income.....	113.71	98.83	90	104.93	96.24	75	108.62	96.79	87	113.44	88.16	88	116.70	82.22	95
Nonbank net income / Parent net income.....		2.55			3.10			3.40			3.59			5.93	
Subsidiary holding companies' net income / Parent net income.....		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	23.16	17.48	73	13.31	16.87	50	19.33	16.81	70	14.84	20.06	56	18.93	20.43	68
Total debt / Equity capital.....	13.12	12.15	66	4.45	11.60	33	10.25	11.71	56	5.75	14.41	37	8.04	14.31	55
Total debt + notes payable to subs that issued TPS / Equity capital.....	21.45	14.28	76	11.25	13.82	47	17	13.63	73	12.79	16.67	53	17.25	16.36	69
Total debt + Loans guaranteed for affiliate / Equity capital.....	13.12	12.21	66	4.45	11.69	33	10.25	11.77	56	5.75	14.68	37	8.04	14.56	54
Total debt / Equity capital – excess over fair value.....	13.12	12.27	66	4.45	11.71	33	10.25	11.81	56	5.75	14.52	37	8.04	14.51	55
Long-term debt / Equity capital.....	13.08	11.61	67	4.44	11.05	34	10.24	10.95	56	4.69	13.56	31	8.04	13.04	57
Short-term debt / Equity capital.....	0.04	0.43	80	0.01	0.48	82	0.02	0.57	77	1.06	0.77	79	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	57.45	39.62	62	33.18	39.10	40	56.95	39.86	60	21.46	34.67	35	42.96	28.44	64
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	102.59	103.92	48	104.87	103.07	63	103.71	103.22	57	107.48	102.81	78	111.90	103.22	87
Total investment in subs / Equity capital.....	102.59	109.01	36	104.87	108.26	52	103.71	108.40	45	107.48	110.16	62	111.90	111.07	73
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.24	0.41	50	0.46	0.25	67	0.37	0.29	62	1.13	0.47	77	1.26	0.36	86
Equity investment in subs – equity cap / Net income-div (X).....	0.34	1.23	28	0.57	0.83	47	0.47	1.05	37	1.50	1.82	56	1.51	1.22	65
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	126.32	126.15	56	160.19	138.64	65	143.15	152.85	55	121.93	136.59	50	160.67	177.68	50
Cash from ops + noncash items + op expense / Op expense + dividend.....	117.26	116.54	53	161.25	130.64	70	146.06	154.48	53	120.56	147.24	45	159.19	190.27	41
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	118.50	92.87	71	125.44	103.17	69	163.84	98.54	88	116.96	134.08	53	115.22	116.34	57
Pretax operating income + interest expense / Interest expense.....	1,317.69	1,457.38	58	2,266.53	1,479.01	76	1,926.26	1,835.33	66	908.69	2,016.32	46	1,515.70	1,968.54	57
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	804.51	1,417.74	46	1,205.67	1,667.11	54	1,102.87	1,770.77	49	497.70	1,539.23	31	765.97	1,632.83	34
Dividends + interest from subsidiaries / Interest expense + dividends.....	223	140.52	78	301.57	153.06	86	293.98	174.12	82	204.46	150.43	78	432.43	210.80	90
Fees + other income from subsidiaries / Salary + other expenses.....	86.89	10.93	93	88.06	12.78	95	84.22	11.92	93	82.48	13.95	93	75.76	16.52	88
Net income / Current part of long-term debt + preferred dividends (X).....	23.59	28.68	64	28.43	41.77	58	27.32	47.61	60	30.99	35.64	72		57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	-1.42	3.32	11	-1.63	3.64	10	-1.96	3.44	9	-2.45	3.85	10	-1.26	2.64	14
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual.....		0.76			0.96			0.92			1.03			0.54	
Total.....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.84	1.69	78	0.86	1.79	79	0.83	1.76	79	0.88	2.66	75	1.12	5.62	71
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	47.58	82.17	33	31.40	78.46	20	33.59	66.37	24	52.58	81.10	29	21.43	57.84	14
Dividends declared / Net income .....	28.31	34	37	19.72	25.30	38	22.08	28.27	38	24.59	42.29	26	16.50	33.08	21
Net income – dividends / Average equity.....	6.88	7.04	56	8.82	9.64	53	8.04	8.62	48	6.07	4.14	73	8.46	6.46	78
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	258.56	128.25	84	343.45	139.49	88	336.70	155.92	85	244.70	132.17	82	524.24	178.13	92
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	32.51	7.53	88
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	258.56	168.66	79	343.45	193.08	83	336.70	203.53	81	244.70	174.85	77	556.75	260.40	88
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	64.36	43.08	68	64.55	36.56	76	68.44	45.96	68	53.04	60.28	46	74.12	66.55	60
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	83.21	0.85	98	47.79	0.90	98	66.88	0.88	98	73.07	1.47	98	55.02	1.55	98
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	147.57	46.71	91	112.34	38.35	95	135.32	51.33	96	126.11	62.88	91	129.14	69.36	92
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	43.47	65.33	29	56.90	67.82	28	50.21	74.16	22	41.65	69.76	22	55.21	67.32	26
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	56.20	1.33	96	42.13	2.08	95	49.06	1.44	99	57.37	1.87	98	40.98	1.81	97
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.67	75.26	61	99.04	81.78	57	99.27	83.13	62	99.02	82.20	61	96.19	78.80	40
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	3.42	2.65	78
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	63
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	3.43	7.29	71
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	22,668.71	189.04	96	76,067.88	135.34	96	42,700.29	158.10	96	662.07	135.13	90		83.37	
Loans and advances from subsidiaries / Total debt .....	63.52	28.16	83	152.63	28.31	94	65.86	26.38	83	122.33	27.08	94	114.54	28.33	91